



GOLF CLUB INSURANCE

www.apexinsurance.co.nz

Apex Insurance in partnership with New Zealand Golf have put together an insurance package which provides far wider cover than standard policies in the market. The Apex team have an in-depth knowledge of sport insurance as they have looked after a very large number of sporting entities for many years. Upon receiving a copy of your current insurance programme from your current provider, Apex will review your covers and point out any gaps in cover whilst presenting the difference between the Golf Package offering and mainstream covers. The NZ Golf / Apex / AIG Insurance Package is not only competitively priced (between 15 & 30% savings – depending on claims history etc.) but also includes covers which may not be included under traditional policies, such as:

Fairways	\$20,000 per event, \$50,000 in the aggregate
Driving Range	\$20,000 per event, \$50,000 in the aggregate
Trees/Landscaping/Driveways/Carparks	\$35,000 per event
Machinery/Plant	Insured on a replacement value (no depreciation)
Greens	\$50,000 any one claim
Contents, including trophies and the like (anywhere in NZ)	
Refrigerated Stock	\$20,000 per claim

The Extended Liability Package is available for all clubs and includes a Public Liability limit of \$5M, it also includes the following covers:

Management Liability	\$1,000,000
Association Liability	\$1,000,000
Statutory Liability	\$1,000,000
Employers Liability	\$1,000,000
Fidelity (Crime)	\$100,000
Employment Practice Liability	\$50,000
Defence Costs	\$250,000
General Liability	\$5,000,000



The above covers (excluding General Liability) are shared limits, there are x4 reinstatements per 12-month period which is a \$5,000,000 aggregate limit.

Your Service Team

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HOLE IN ONE INSURANCE

Apex can also assist with Hole in One requirements for an event along with the event insurance if required (weather cover also).